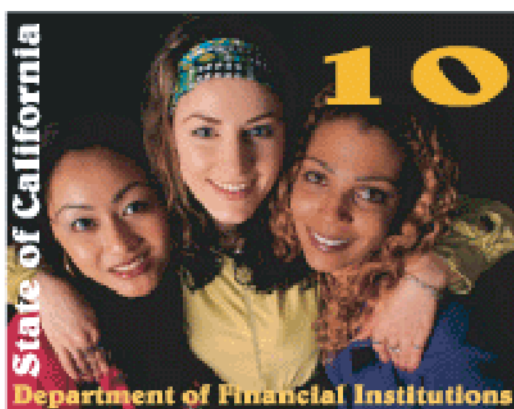


Note: To order copies of the "10 Things" DFI/Jump\$tart bookmark, please contact Alana Golden Nabong (916) 323 -7012 or email [agoldennabong@dfi.ca.gov](mailto:agoldennabong@dfi.ca.gov)



## 10 THINGS\$ TO MAKE YOUR FRIENDS WISH THEY KNEW AS MUCH ABOUT MONEY AS YOU DO...

1. Get your finances organized and stay organized
2. Try budgeting your income and expenses
3. Know that your skills influence your income
4. Spend less than you earn or pay yourself first
5. Compare interest rates

..... **April**  
Financial Literacy Month in California - "Save for the Future"  
For more info visit [www.dfi.ca.gov](http://www.dfi.ca.gov)

6. Use credit cards wisely

7. Be aware of the difference between saving and investing

8. Focus on the relationship between risk and return on your investments

9. Take advantage of compound interest and start investing early

10. Be skeptical about financial advice

Parents, Teachers, Mentors, Students: "TEN THINGS" mini-financial lessons (grade level 6-12) are available from the California Jump\$tart Coalition, at [www.cajumpstart.org](http://www.cajumpstart.org)

During Financial Literacy Month, state and federal agencies, consumer and community organizations, and the financial services industry join together to raise awareness about the importance of financial literacy.